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fought Indians. He did not see much real war with General Miles in Porto Rico, but if there had been battle the accomplished Henry would have done his part as well as the best. He was made Governor of Porto Rico, and in that capacity displayed the highest qualities of a conscientious and intelligent civil officer. This might not have been expected of the brilliant cavalryman, but he is not the first instance in which able army officers, with years of experience, have displayed the highest qualities in the discharge of duties involved in civil administration. It is a relief to turn away from a class of demagogues and self-seekers who assail their country's honor and its interests to contemplate a character like that of Gen. Guy V. Henry. Arlington, the last resting place of so many gallant and faithful soldiers, is a fitting spot for the remains of the dead soldier.

OUR BUILDING AND LOAN ASSOCIATIONS.

The recent failure of a building and loan association in this city has made the occasion of a very unjust and injurious attack upon these institutions by the Marion Chronicle. It says:

Indianapolis has nurtured more thriving institutions of this kind than all the balance of the State, and poor people—the borrowing classes—have been benefited by them out of hundreds of thousands of dollars. We never heard of an honest Indianapolis building and loan association, nor, by the way, of an honest or responsible life or fire insurance company of Indianapolis. Even the fraternal organizations have ended disastrously. Hundreds of poor people have been robbed by them, and often under circumstances that were positively pitiful.

Coming from a respectable paper such as a wholesale attack on the business methods and credit of this city is inexcusable. We have spoken of the embarrassment of the Reserve Fund Building and Loan Association as a failure, but the extent of the embarrassment remains to be seen. The association has been placed in the hands of a receiver and its exact condition cannot be known at once. Even if it should prove a bad failure it would not at all sustain the sweeping charges made by the Chronicle.

The last report of the Auditor of State shows 446 building and loan associations doing business in the State, of which 129 were in this city. The embarrassment or failure of one association out of 129 does not indicate a general condition of rottenness or mismanagement. In reality, the associations in this city are as well managed as those in other parts of the State, and those doing an exclusively local business are exceptionally sound. That the business has been overdone is, probably true, and some of the associations have not been as well managed as they should have been, but the failures have been few compared with the whole number organized, and there is no reason to doubt the solvency of any of the 129 associations now doing business here.

Their officers include many prominent business and professional men whose names are a guarantee of the honest and conservative management of any enterprise with which they are connected.

The last report of the Auditor of State contains some facts regarding these associations, not only in this city but throughout the State, which, as a matter of justice to all concerned and to an important branch of business, should be generally understood. It shows that the 446 associations which reported to the auditor during the year had an authorized capital stock of \$24,149,000 and \$68,673,307 subscribed and in force. They reported 76,139 investing members and 51,587 borrowing members. The total loans on mortgage security during the year amounted to \$16,671,125 and the loans on stock security to \$1,187,582. The principal items of receipts during the year were: Dues on running stock, \$8,492,923; paid-up and prepaid stock, \$1,467,443; loans on mortgage security repaid, \$5,996,487; interest, \$2,229,378. The total receipts from all sources during the year were \$24,149,000. These figures convey only a general outline of the business, which is one of very considerable magnitude and importance to the people.

The success of the associations, like that of banks, depends on the management, but there is every reason to believe that, like banks, the cases of dishonesty or bad management are rare. The auditor says in his last report: "While the associations will perhaps be unable to continue the dividends that have been paid in the past, yet a well-managed building association affords a better earning for the small depositor than any other class of investment." The person making this statement, Hon. A. C. Daly, was himself a banker of long experience. The only fault the auditor finds with the present management is the tendency to defective book-keeping and imperfect reports, and to remedy this he recommends annual examinations by State authority. "Believing that such examinations would result in greater confidence in these institutions, which have in the past proven so beneficial to the people," he recommends that the law be so amended as to make them compulsory. The recommendation is undoubtedly a wise one. The same reason that exists for the compulsory examinations of banks, national, state and savings, applies also to building and loan associations. They have been immensely beneficial in past years, and with recent improvements in the system they should continue to be. The auditor says: "With the abolishing of the expense fund, better methods now prevail, and consequently much less danger of loss." Any statement reflecting indiscriminately on the solvency or management of those in this city is not only without foundation but is reckless and mischievous.

AN EXPERIMENT WITH MR. BRYAN.

That there has been an understanding between quite a number of Democratic leaders and a class of men who are bitterly opposed to establishing the supremacy of the United States in the Philippines, has been called to the most prominent issue of the opposition to the Republicans is too evident to admit of doubt. There was more in the conference in Chicago than was given to the public at the time, but it has been developing during the past two weeks. The leaders of the anti-expansion movement undoubtedly had some consultation with the Bryan and other Democratic leaders with reference to making anti-imperialism the leading issue of the Democracy next year. Instead of the free and unlimited course of silver, Mr. Schurz and the anti-expansion press, about the time of the conference, declared that free coinage of silver was a much less profit than McKinley's policy of imperialism. It was also given out that the silver question should not be made a buffer for McKinleyism. On the other side, Mr. Bryan changed the matter and arrangement of his speeches. Anti-imperialism was put to the fore and emphasized, while his silver was made a secondary topic and minimized. To the surprise of most people, Mr. Bryan has devoted the greater part of his speeches in Nebraska, the past week, to attacks upon the President's Philippine policy. If the correspondent of the New York Herald in Nebraska is to be believed,

RECENT PUBLICATIONS.

Christian Science and Other Superstitions.

Several years ago Dr. Buckley contributed a series of articles to the Century Magazine on "Faith Healing and Christian Science, So-called." Subsequently these articles, with others treating of presentism, witchcraft and other forms of superstition, were printed in a volume entitled "Faith Healing, Christian Science and Kindred Phenomena." This volume excited considerable discussion and is now reprinted under the title of "Christian Science and Other Superstitions." Faith healing and Christian Science are not, as many think, the same thing. Faith healers and Christian Scientists have no connection with medical treatment, but in merely anything else. Faith healers acknowledge the existence of diseased conditions and also the action of remedies, while Christian Scientists deny both, affirming that the body, disease, the influence of medicine and death are all delusions of the mind. "Faith healers believe sickness to be the work of the devil," Christian Scientists consider that to "heal" a disease is to "heal" the mind. They who they believe sent Christ into the world to destroy the works of the devil—creations of the mind. "Faith healers will do this, if, renouncing all dependence on medicine, they exercise faith in God and believe in prayer in the sense of asking God to do anything whatever. Faith healers assert that Christian Science is a baneful heresy, while Christian Scientists consider that faith healers are ignorant of the meaning of the word 'faith' and of the close relation between mind and matter and of the breaking of the link between the senses in aiding the cure of diseases, though he does not fully endorse the theories either of the faith healers or of the Christian Scientists. "They will not be able," he concludes, "to displace either the skilled surgeon or the physician who has learned the laws of the body." Perhaps the consensus of intelligent opinion is that the faith healers and the body. Perhaps the consensus of intelligent opinion is that the faith healers and the body.

The New York Journal very pertinently insists that expansion is a Democratic doctrine and should not now be opposed. Mr. Bryan's mistake has been in not recognizing a difference between expansion and anti-imperialism as did Mr. Altgeld. Doubtless to Mr. Bryan it is a distinction without a difference. Consequently, when it was understood that the issue should be made against the President's Philippine policy, Mr. Bryan assailed the war policy and everything connected with it.

There is an old story to the effect that when some quacks desired to make an experiment with a nostrum they resolved to try it on a dog. The experiments which the Democrats are trying in Nebraska, Ohio and Iowa recall the procedure of the other quacks. If flag-furling works well with the opposition to the President, as Mr. Schurz and others are sure it will, anti-imperialism as they ridiculously call it, will be made the issue and silver will be dropped from the platform of the next Democratic national convention. But if, as the New York Journal predicts, anti-expansion shall be condemned by the voters in Nebraska, Iowa and Ohio on Nov. 7, what will become of Mr. Bryan, who allowed himself to be put forward to try the experiment in his own party? It means the end of Mr. Bryan politically. For that reason it is safe to assume that the Gormans, the Crokers, and the large number of prominent men in the party who feel that Mr. Bryan stands in the way of party success because of his fatal identification with silver, are praying that Nebraska may go Republican. They have set a trap for the idol of silver Democracy, and there is reason to believe that he has walked into it.

Guntton's Magazine says that the mad rush of last spring to organize great combinations has passed over, and now the most notable development is the rise of outside competition. The two independent sugar refineries are meeting every move of their big competitor and stay in the market, with no sign of weakening. The bicycle trust, which recently reorganized with a reduced capital stock, finds a rival trust in the form of three Western companies. A fierce conflict is going on between the Carnegie and Rockefeller interests in the ore-carrying business on the lakes. A strong company has been formed for the purpose of fighting the so-called tobacco trust and making money by so doing. All of which goes to show that it will be next to impossible for any combination of capital and plants to monopolize any leading industry. Abundant capital stands ready to engage in competition with any corporation which controls the volume and price of any considerable product.

On Saturday night the Marquette Club, of Chicago, held the first of a series of monthly dinners to be given during the winter months. By previous arrangement there was a debate on the question of national expansion, two speeches being made on each side. It was expected that the affair would end with the speeches, but at their conclusion a member offered the following:

Resolved, That the Marquette Club cordially endorses President McKinley in his determination to restore order in the Philippines before discussing the form of a future peace treaty, and that we will loyally sustain him and uphold the honor of our gallant troops who are now fighting for the honor of the flag.

The resolution was adopted without a dissenting vote, showing that the anti-expansion speakers not only had no following, but for some reason or other did not vote as they spoke.

The readmission of the New York Life Insurance Company to do business in Germany is a triumph for American business methods as well as diplomacy. The exclusion of the company was originally based on grounds reflecting on its management and on American life insurance companies generally. The matter has been the subject of a good deal of correspondence and was finally settled after a searching investigation of the affairs of the company by a royal commission sent from Germany for the purpose. Perhaps such investigations by competent persons, getting their facts from original sources, would aid in clearing up many international questions.

BUBBLES IN THE AIR.

Of Course.

"The third heat, which would have decided the race, was a tie."

"Ah! What else could you expect of the rubber but neck and neck?"

Still a Mystery.

"Do you remember what you said when you proposed?"

"Yes, I remember what I said well enough, but to this day I haven't figured out how I came to say it."

Imperfect Disguise.

She—An imitation tramp called at the kitchen door this afternoon.

He—How do you know he was an imitation?

She—He carried a can that had held peaches, instead of a tomato can.

The aptitude of woman's eye in noting details has long been observed.

With Reservation.

"I'm going to put the fact in your name, Mandy," said the agricultural gentleman.

"All right," was her response.

"But before I do I want it understood I'm to have enough out of the crops every fall to buy my regular annual gold brick."

That was easily arranged, she being a sensible woman with a four-hundred-dollar purse, and consequently, not looking for a man to be perfect.

Canada's Generosity.

Canada's final proposition in the Alaskan dispute is little short of humorous. Briefly stated it is the "concession" of Dyea and Skagway—always ours—in exchange for Pyramid Harbor—also ours. In other words, Canada, observing three dollars in our pocket, is willing to let us keep two and give her the third.

A Holiday.

"Great Christmas," said Oom Paul, when he heard that Yule and White had combined their forces.

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